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## **MESSAGES from the Masters**

### **4 WAYS TO MASTER CHANGE by Sheila Murray Bethel**

We are living in exciting age of unprecedented change. Today's accelerated rate of change presents us with unique challenges and opportunities. Once you learn to handle change, you can take your skills, talents, and abilities and help others change. Let's look at four ways to enhance your mastery of change.

#### **1. Don't Fight It.**

The natural tendency is to protect what you know and value, what has become familiar and comfortable. Unfortunately the world will change with or without you. So you must adapt again and again. You make your life so much more complicated when you fight the change. You cause yourself stress and can actually become ill. Remember the old Serenity Prayer: God grant me the serenity to accept the things I cannot change, The courage to change the things I can and the wisdom to know the difference.

#### **2. You don't have to like the Change.**

No one ever said you have to like the changes you are experiencing. However, you do have to understand them so you can progress. Life is not always about "liking." It is about doing the best you can, with what you you've got and getting on with it--right now!

#### **3. Know what to defend against change.**

There are some things we should resist changing because change does not always translate into better. Change for the sake of change alone can destroy valuable situations, assets, and relationships. Many values deserved to be defended. Ask yourself what you will change and what you will defend.

#### **4. Have a Sense of Humor.**

Humor can give you a momentary "emotional vacation." A sense of humor can conquer pretense and diffuse anger and hostility. It can take an impossible situation and change it into an acceptable one. The old axiom, "If you take yourself too seriously, no one else will," is key. The most effective people are spontaneous and can use humor to express their feelings, and to encourage others.

When you set out to be a change master and to make a difference in this world, there is no guarantee that it will be easy. By learning about change, serving others and helping them to learn to change, you will indeed be making a difference.



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McCormick-Klessig & Assoc., Ltd. provides individuals, families, small and medium sized businesses with complete coverage of personal and business risks in all product lines: Commercial Personal Life Accidental and Health ( including group products).



## Sources of Funds During a Critical Illness

### What Sources of Funds May Be Available to Help You Financially Survive a Critical Illness?

Source	Evaluation
<b>Health Care Insurance</b>	While health care insurance will cover a portion of the direct costs associated with a critical illness, these plans typically require payment of deductibles, coinsurance and/or co-pays, which can range from \$2,000 to \$10,000 or more in out-of-pocket costs to you before the plan provides 100% coverage. If you elect out-of-network care from a specialist or nationally-recognized hospital, you may face significant additional expense, plus the cost of travel and lodging. In addition, indirect expenses associated with recuperating from a critical illness, such as modifications to a home or vehicle, child care expenses and convalescent care, may not be covered. It is important for you to know what your health care plan will and will not cover <b>before</b> a critical illness strikes.
<b>Disability Income Insurance</b>	Disability income insurance benefits typically replace a portion of your income if you are sick or hurt and unable to work. If you are covered by disability income insurance, you need to know the answers to questions such as these: <ul style="list-style-type: none"><li>◆ How long must you be disabled before benefits begin?</li><li>◆ How much is the benefit you will receive?</li><li>◆ For how long will the benefit be payable?</li></ul>
<b>Social Security Benefits</b>	Assuming that you qualify, Social Security disability benefits do not begin until the sixth full month of disability and are generally not adequate to replace your earning power.
<b>Savings and Investments</b>	A single critical illness could consume the assets you've worked a lifetime to accumulate.

**Ask yourself...if you suffered a critical illness and were out of commission for three to six months, would you be able to survive financially?**

**If the answer is no, contact my office...we may be able to help.**